

NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE
2008 HOMEOWNERS INSURANCE PREMIUM COMPARISON
Jersey City (Hudson County)

<u>Company</u>	<u>HO-3</u>	<u>HO-4</u>	<u>HO-6</u>
AAA Mid-Atlantic Ins Co of NJ	\$621-\$638	\$172	\$195
All America Ins Co (Central Mutual of OH Group)	\$532	N/A	N/A
Allstate NJ Ins Co	\$670	\$121	\$172
American European Ins Co (Rutgers Group) (5)	\$601	N/A	\$386
American Fire & Casualty Co (Ohio Casualty Group)	\$896	N/A	\$328
American Home Assur Co (American International Group) (2)	\$716	\$144	\$217
American Ins Co (Allianz Group) (2)	\$847-\$1,131	N/A	N/A
American International Ins Co of NJ (American International Group) (3)	\$814	\$212	\$284
Amica Mutual Ins Co (1)	\$945-\$1,189	\$129-\$164	\$204-\$258
Armed Forces Ins Exchange (3)	\$505	N/A	\$127
Atlantic Mutual Ins Co (Atlantic Mutual Group) (4)	\$712	\$171	\$215
Balboa Ins Co	\$826-\$1,229	\$106	\$199
Bay State Ins Co (Andover Group)	\$869	\$150	\$212
Camden Fire Ins Assoc (OneBeacon Group)	\$481-\$632	\$139-\$188	\$189-\$230
Castlepoint Ins Co (Tower Group)	\$657-\$776	\$187-\$211	\$262-\$296
Centennial Ins Co (Atlantic Mutual Group) (4)	\$786	\$173	\$217
Central Mutual Ins Co (Central Mutual of OH Group)	\$679	\$161	\$205
Chubb Ins Co of NJ (Chubb Group) (2)	\$1,445	\$650	\$559
Citizens Ins Co of Amer (Hanover Insurance Group)	\$639-\$739	N/A	\$143
Cumberland Mutual Fire Ins Co	\$631-\$793	\$193	\$247
Electric Ins Co (3)	\$562-\$1,865	\$103	\$96
Empire Fire & Marine Ins Co	\$430-\$562	N/A	N/A
Encompass Ins Co of NJ (Encompass Group)	\$594-\$730	\$179-\$224	\$194-\$242
Encompass P&C Ins Co of NJ (Encompass Group)	\$490-\$1,205	\$155-\$420	\$166-\$445
Excelsior Ins Co	\$713	\$156	\$212
Farm Family Casualty Ins Co (3)	\$860	\$117	\$185
Farmers Ins Co of Flemington	\$697	\$205	\$260
Farmers Mutual Fire Ins Co of Salem Cty	\$923-\$1,044	\$148-\$163	\$282-\$316
Federal Ins Co (Chubb Group)	\$938	\$143	\$193
Fidelity Mohawk Ins Co (Franklin Mutual Group)	\$534-\$554	\$126	\$165
Fidelity National Prop and Cas Ins	\$409	\$112	\$167
Fireman's Fund Indemnity Corp (Allianz Group)	\$1,004	N/A	N/A
Fireman's Fund Ins Co (Allianz Group)	\$1,131	\$124-\$158	\$211-\$231
First American Property & Casualty Ins Co	N/A	\$233	N/A
First Trenton Indemnity Co (St. Paul Travelers Group) (4)	\$549	\$124	\$156
Fitchburg Mutual Ins Co	\$891	\$171	\$220
FMI Ins Co (Franklin Mutual Group)	\$438	N/A	\$156
Foremost Ins Co	\$991-\$1,075	N/A	N/A
Founders Ins Co	\$535-\$624	\$178	\$175
Franklin Mutual Ins Co (Franklin Mutual Group)	\$547	\$126	\$165
Germantown Ins Co (Philadelphia Contributionship Group) (2)	\$681	N/A	\$231
Graphic Arts Mutual Ins Co	\$615-\$895	\$100-\$149	\$174-\$201
Great Northern Ins Co (Chubb Group) (2)	\$1,445	\$604	\$521

(1) Pays dividends

(2) Provides higher Bldg. limit

(3) Insures only members of certain groups or prof. assoc.

(4) Writing renewal business only

(5) Non-renewing

N/A Co. doesn't write form

Range indicates Co. has eligibility requirements in rating system

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Hanover Ins Co (Hanover Insurance Group)	\$982-\$1,136	\$129	\$169
Harleysville Ins Co of NJ	\$797-\$935	\$181-\$211	\$227-\$266
Hartford Underwriters Ins Co (The Hartford Group) (3) (4)	\$933	\$120	\$169
High Point Preferred Ins Co	\$738	\$161	\$175
Homesite Ins Co	\$814	\$212	\$284
IDS Property Casualty Ins Co	\$1,214	\$128	\$222
Liberty Mutual Fire Ins Co	\$658-\$2,479	\$122	\$204
Massachusetts Bay Ins Co (Hanover Insurance Group)	\$787-\$910	\$122	\$156
Mercer Ins Co of NJ Inc	\$588-\$791	\$227	\$236
Merchants Mutual Ins Co (Merchants Group)	\$841	\$245	\$255
Merchants Preferred Ins Co (Merchants Group)	\$601	N/A	\$386
Merrimack Mut Fire Ins Co (Andover Group)	\$935-\$1,319	\$157	\$218
Metropolitan Group Property & Casualty Ins Co	\$1,101	\$113	\$170
New Jersey Manufacturers Ins Co (New Jersey Manufacturers Group) (1) (3)	\$779	\$61	\$109
New Jersey Re-Insurance Co (New Jersey Manufacturers Group)	\$924	\$71	\$128
Ohio Casualty Ins Co (Ohio Casualty Group)	\$1,324	\$170	\$246
Pacific Indemnity Co (Chubb Group)	\$938	\$143	\$193
Pennsylvania General Ins Co (OneBeacon Group) (4)	\$481-\$632	\$139-\$188	\$189-\$230
Philadelphia Contributionship Ins (Philadelphia Contributionship Group)	\$1,121	\$177	\$351
Preferred Mutual Ins Co	\$578	\$148	\$180
Preserver Ins Co (Tower Group) (5)	\$617	\$158	\$127
Proformance Ins Co	\$698	N/A	\$202
Property & Cas Ins Co Of Hartford (The Hartford Group) (3)	\$908	\$102	\$167
Providence Mutual Fire Ins Co	\$549-\$875	\$163	\$167
Public Service Mutual Ins Co	\$407	\$118	\$114
Quincy Mutual Fire Ins Co	\$671-\$832	\$128	\$166
Rutgers Cas Ins Co (Rutgers Group)	\$519-\$687	\$122-\$155	\$113-\$144
Selective Ins Co of Amer (Selective Group)	\$750	\$140	\$184
Selective Way Ins Co (Selective Group)	\$624	N/A	\$184
State Farm Fire and Casualty Co	\$1,000	\$116	\$229
Tokio Marine & Nichido Fire Ins Co Ltd	\$927	\$173	\$368
Tower Ins Co of NY (Tower Group)	\$657	N/A	\$264
Tower National Ins Co (Tower Group)	\$657-\$776	\$187-\$211	\$262-\$296
Travelers Auto Ins Co of NJ (St. Paul Travelers Group)	\$589	\$142	\$155
United Services Auto Association (USAA Group) (1) (3)	\$472-\$565	N/A	\$124-\$157
USAA Casualty Ins Co (USAA Group) (1) (3)	\$477-\$571	N/A	\$124-\$157
Vigilant Ins Co (Chubb Group) (2)	\$1,267	\$650	\$559
West American Ins Co (Ohio Casualty Group)	\$1,077	N/A	\$303

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